



Orientation Meeting Four

Money Matters

Background

When traveling internationally, there are many things to keep in mind regarding money. It is important to be prepared and familiar with the best ways to use cash, cards, and exchange rates in order to get the most out of your trip.

Tips

- Make a budget and follow it! This will help avoid spending all of your money in the first couple of days.
- Carry any money or ATM/credit cards with you at all times.
- Carry money in a waist belt or neck pouch. (*Travel wallets are available at peopletopeople.com/store.)*
- Think twice about using traveler's checks on the program. They aren't always accepted and traveling to a bank to cash them is time-consuming.

Cash

- Carry a small amount of U.S. currency (\$20) for use at domestic airports.
- Carry some cash for small purchases and for cases where credit cards aren't accepted.

Cards

- Use ATM cards and credit cards instead of carrying large amounts of cash.
- Check with your bank about the use of your ATM card in the countries to which you'll be traveling.
- Memorize the four-digit PIN
- Remember that withdrawing cash from an ATM in a foreign country can cost from \$2 to \$5.

Foreign Currency

- You can order foreign currency ahead of time through the OnBoard website.
- Avoid exchanging currency; it takes time and costs money.
- Find the most current exchange rate at xe.com.

Do NOT

- Leave money in your room or on the motor coach.
- Carry all of your money in one place.
- Carry a wallet in your back pocket.
- Expect to have money wired to you. The program schedule does not allow for picking up money.
- Spend all your money the first few days of the program.